

Form 410

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**Gale L. Neal  
Cheryl D Neal**  
Debtor(s)

Bankruptcy Case No.: 16-20226-JAD  
Doc. No. 79  
Chapter: 13  
Docket No.: 80 – 79  
Concil. Conf.: March 21, 2019 at 09:00 AM

**ORDER**

**WHEREAS**, the Trustee filed and served a *Certificate of Default Requesting Dismissal of Case*, alleging that the Debtor(s) failed to make regular plan payments and are in material default under the plan,

**IT IS HEREBY ORDERED** that, on or before **January 28, 2019**, Debtor(s) must file *Documentary Proof of Payment* according to the accompanying *Instructions*, together with either:

1. a *Notarized Affidavit or Declaration* under penalty of perjury that states Debtor(s)' current mailing address and includes an explanation of Debtor(s)' failure to comply with the current plan payment and/or a statement setting forth why the Debtor(s) dispute the *Certificate of Default*;

**OR**

2. a *Notice of Proposed Modification to Confirmed Plan* and an *Amended Plan* to cure the plan defaults. Debtor(s) must make all plan payments in accordance with the *Amended Plan* pending its confirmation. If the Debtor(s) default on such plan payments, and if the Trustee moves for dismissal of this case, the case will be **DISMISSED**, without further notice or hearing.

**IT IS FURTHER ORDERED** that, if the Debtor(s) elect to file an *Amended Plan*, the Debtor(s) must immediately serve a copy of the *Notice of Proposed Modification to Confirmed Plan*, the *Amended Plan*, and the *Documentary Proof of Payment* on the Chapter 13 Trustee and all parties on the mailing matrix and file a *Certificate of Service* with the Clerk.

On or before **February 11, 2019**, if the Debtor(s) elect to file an *Amended Plan*, all *Objections* must be filed and served on the Debtor(s), Chapter 13 Trustee and any creditor whose claim is the subject of the *Objection*. Any creditor who files a timely *Objection* must appear at the scheduled Conciliation Conference. Untimely *Objections* will not be considered.

On **March 21, 2019** at **09:00 AM** a Conciliation Conference (on plan defaults or the *Amended Plan*) will occur with the Chapter 13 Trustee at 3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219.

If the Parties cannot resolve all disputes at the Conciliation Conference, a hearing will be scheduled and orally announced at the conclusion of the Conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the Conciliation conference to the extent such parties desire more information regarding the outcome of the Conciliation Conference.

This case will be **DISMISSED WITHOUT PREJUDICE** and no hearing or conference shall take place, unless the Debtor(s) comply fully with this *Order* by filing and serving all of the required items.

Dated: December 12, 2018

Jeffery A. Deller  
United States Bankruptcy Judge

cm: All Creditors and Parties In Interest

**INSTRUCTIONS FOR DOCUMENTARY PROOF OF PAYMENT**

In response to the Trustee's *Certificate of Default Requesting Dismissal of Case*, Debtor(s) must file *Documentary Proof of Payment* that at least one full plan payment has been submitted to the Trustee since the Trustee filed and served the *Certificate of Default*.

The *Documentary Proof of Payment* must include a copy of a money order, cashier's check, earnings statement(s) or pay stub(s) showing payroll or benefit deduction(s) used to make the plan payment.

The *Documentary Proof of Payment* must also include a copy of the Trustee's printout of the Debtor(s)' payment history of receipts (available on the Trustee's website) indicating the amounts and dates of payments received by the Trustee.

Debtor(s)' case name and bankruptcy case number must be included on the payment.

The plan payment must be sent to the Chapter 13 Trustee's lock box bank account addressed to:

Ronda J. Winnecour, Trustee  
P.O. Box 84051  
Chicago, IL 60689-4002

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Gale L. Neal  
 Cheryl D Neal  
 Debtors

Case No. 16-20226-JAD  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: msch  
 Form ID: 410

Page 1 of 2  
 Total Noticed: 30

Date Rcvd: Dec 12, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 14, 2018.

db/jdb  
 cr +Gale L. Neal, Cheryl D Neal, 1908 Vermont Avenue, West Mifflin, PA 15122-3927  
 +Peoples Natural Gas Company, LLC, Attn: Dawn Lindner, 225 North Shore Drive,  
 Pittsburgh, PA 15212-5860  
 14237902 American InfoSource LP as agent for, DIRECTV, LLC, PO Box 5008,  
 Carol Stream, IL 60197-5008  
 14200958 +Borough of West Mifflin/West Mifflin Area SD, c/o Goehring Rutter & Boehm,  
 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101  
 14167710 +Comcast, c/o Convergent Outsourcing, Inc., 800 SW 39th Street, Renton, WA 98057-4927  
 14167712 +Community College of Allegheny County, c/o TEK Collect, 871 Park Street,  
 Columbus, OH 43215-1441  
 14200959 +County of Allegheny, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor,  
 Pittsburgh, PA 15219-6101  
 14167714 +DLJ Mortgage, 11 Madison Avenue, New York, NY 10010-3629  
 14167715 +Dollar Bank, P.O. Box 1075, Pittsburgh, PA 15230-1075  
 14167716 +Federal Loan Servicing, P.O. Box 60610, Harrisburg, PA 17106-0610  
 14240769 +Peoples Natural Gas Company LLC, 225 North Shore Drive, Pittsburgh, PA 15212-5860,  
 Attn: Dawn Lindner  
 14239103 +Peoples Natural Gas Company LLC Equitable Division, 225 North Shore Drive,  
 Pittsburgh, PA 15212-5860, Attn: Dawn Lindner  
 14167718 +Santander Consumer USA, P.O. Box 961245, Fort Worth, TX 76161-0244  
 14174404 +Santander Consumer USA INC, PO BOX 560284, Dallas, TX 75356-0284  
 14865351 +U.S. Bank Trust National Association, c/o BSI Financial Services,  
 1425 Greenway Drive, Ste 400, Irving, TX 75038-2480  
 14199635 U.S. Department of Education, c/o Fedloan Servicing, P.O. Box 69184,  
 Harrisburg, PA 17106-9184  
 14194371 US DEPT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON WI 53708-8973  
 14167719 US Department of Education, P.O. Box 7860, Madison, WI 53707-7860  
 14235996 +Univ of Pittsburgh Physicians, 6681 Country Club Drive, Golden Valley MN 55427-4601

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

14203470 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Dec 13 2018 04:10:05  
 American InfoSource LP as agent for, Verizon, PO Box 248838,  
 Oklahoma City, OK 73124-8838  
 14167711 +E-mail/Text: bankruptcy@sw-credit.com Dec 13 2018 04:01:17 Comcast,  
 c/o Southwest Credit Systems, 4120 International Parkway, Carrollton, TX 75007-1957  
 14167713 E-mail/PDF: creditonebknofications@resurgent.com Dec 13 2018 03:58:35 Credit One Bank,  
 P.O. Box 98873, Las Vegas, NV 89193-8873  
 14241248 E-mail/Text: jennifer.chacon@spsservicing.com Dec 13 2018 04:02:58  
 DLJ Mortgage Capital, Inc., c/o Select Portfolio Servicing, Inc., P.O. Box 65250,  
 Salt Lake City, UT 84165-0250  
 14241431 +E-mail/Text: kborkley@bernsteinlaw.com Dec 13 2018 04:02:40 Duquesne Light Company,  
 c/o Peter J. Ashcroft,, Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,,  
 Pittsburgh, PA 15219-1945  
 14167717 E-mail/Text: bnc-bluestem@quantum3group.com Dec 13 2018 04:02:16 Fingerhut/Webbank,  
 6250 Ridgewood Road, Saint Cloud, MN 56303-0820  
 14200982 E-mail/PDF: resurgentbknofications@resurgent.com Dec 13 2018 03:58:40  
 LVNV Funding, LLC its successors and assigns as, assignee of FNB, LLC,  
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 14203329 E-mail/Text: bnc-quantum@quantum3group.com Dec 13 2018 04:00:29  
 Quantum3 Group LLC as agent for, CF Medical LLC, PO Box 788, Kirkland, WA 98083-0788  
 14224921 E-mail/Text: bnc-quantum@quantum3group.com Dec 13 2018 04:00:30  
 Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788,  
 Kirkland, WA 98083-0788  
 14167721 +E-mail/Text: wfmelectronicbankruptcy@verizonwireless.com Dec 13 2018 03:59:43  
 Verizon, 500 Technology Drive, Suite 30, Saint Charles, MO 63304-2225  
 14167720 E-mail/Text: wfmelectronicbankruptcy@verizonwireless.com Dec 13 2018 03:59:44  
 Verizon, 500 Technology Drive, Suite 300, Saint Charles, MO 63304-2225

TOTAL: 11

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Allegheny County  
 cr Borough of West Mifflin  
 cr DLJ Mortgage Capital, Inc.  
 cr Duquesne Light Company  
 cr U.S. Bank Trust National Association, as Trustee o  
 cr West Mifflin Area School District  
 14167722\* +Verizon, 500 Technology Drive, Suite 30, Saint Charles, MO 63304-2225

TOTALS: 6, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0315-2

User: msch  
Form ID: 410

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Total Noticed: 30

Date Rcvd: Dec 12, 2018

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 14, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 12, 2018 at the address(es) listed below:

Dennis J. Spyra on behalf of Joint Debtor Cheryl D Neal attorneyspyra@dennisspyra.com,  
deborah@dennisspyra.com/missdebrastone@msn.com  
Dennis J. Spyra on behalf of Debtor Gale L. Neal attorneyspyra@dennisspyra.com,  
deborah@dennisspyra.com/missdebrastone@msn.com  
James Warmbrodt on behalf of Creditor DLJ Mortgage Capital, Inc. bkgroup@kmlawgroup.com  
Jeffrey R. Hunt on behalf of Creditor West Mifflin Area School District jhunt@grblaw.com,  
cnoroski@grblaw.com  
Jeffrey R. Hunt on behalf of Creditor Borough of West Mifflin jhunt@grblaw.com,  
cnoroski@grblaw.com  
Jeffrey R. Hunt on behalf of Creditor Allegheny County jhunt@grblaw.com, cnoroski@grblaw.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,  
ckutch@ecf.courtdrive.com/acarr@bernsteinlaw.com  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com  
S. James Wallace on behalf of Creditor Peoples Natural Gas Company, LLC sjw@sjwpgh.com,  
Equitablebankruptcy@peoples-gas.com/srk@sjwpgh.com

TOTAL: 10